

12-10-05

1. (Withdrawn) A computerized method of changing credits in payor accounts from financial transactions between a payor and a payee, said method being computerized and comprising the steps of:

entering a tendered amount into a station of a network controlled by the payee, said amount being greater than any amount due the payee;

subtracting any amount due the payee from at least a portion of the tendered amount to obtain an additional amount;

transmitting the additional amount to a separate station forming part of a network controlled by other than the payee and, within the separate station crediting the additional amount into a payor account.

2. (Withdrawn) A method as in claim 1, wherein the step of transmitting the additional amount includes the step of the payee crediting the additional amount to the payor account in the separate station of the network, wherein the separate station is in the hands of a central clearing entity, so that the payee remains neutral to the additional amount.

3. (Withdrawn) A method as in claim 2, further comprising the step of printing out the status of said payor account.

4. (Withdrawn) A method as in claim 1, wherein said payor account is one of a plurality of payor accounts, and further comprising assigning predetermined portions of at least one of said payor accounts into sub accounts identifying at least one of charities, banks, and other sub accounts after crediting the payor accounts.

5. (Withdrawn) A method as in claim 2, wherein said payor account is one of a plurality of payor accounts, further comprising assigning predetermined portions of at least one of said payor accounts into sub accounts identifying at least one of charities, banks, and other sub accounts, at the time of crediting the payor accounts.

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15. (Withdrawn) A computerized method comprising:

a step of entering into a system, a base amount of at least one payment between a payor and a payee;

a step of changing the balance of an operating account of the payor on the basis of the amount of the one transaction;

a step of automatically adjusting the balance of the operating account, on the basis of the one transaction to form a rounder amount, and the balance of a rounder account of the payor on the basis of the automatic adjustment.

16. (Withdrawn) A method as in claim 15, wherein the adjusting step is performed after each changing step.

17. (Withdrawn) A method as in claim 15, wherein the adjusting step is performed after a plurality of changing steps.

18. (Withdrawn) A method as in claim 15, wherein the step of adjusting the base amount occurs on contents of instructions entered in the system by said payor.

19. (Withdrawn) A method as in claim 15, wherein the system is a computer system.

20. (Withdrawn) A method as in claim 15, wherein said entering step is performed by the payee to the transaction, and the changing and adjusting steps are performed outside the control of payee.

21. (Canceled) A computerized method of modifying data in a payor account from a financial transaction between a payor and a payee, comprising:

entering data that identifies a credit or debit amount into a station controlled by the payee;

transmitting the data that identifies the credit or debit amount to a separate network controlled by other than the payee;

within the separate network, modifying the data associated with the payor account as a credit or debit based at least partially on the credit or debit amount;

transferring any data representing a debit or credit back to the payee.

22. (Canceled) A method as in claim 21, wherein said entering of data occurs at a point of sale.

23. (Canceled) A method as in claim 21, wherein the transmitting of data is performed after each entering step.

24. (Canceled) A method as in claim 21, wherein the transmitting of data is performed after a plurality of entering steps.

25. (Canceled) A method as in claim 21, wherein the payor account is one of a plurality of payor accounts, and wherein the step of modifying the data includes selecting the one or more payor accounts based on instructions that are entered in the system by said payor and that accompany the entering of data.

26. (Canceled) A method as in claim 21, wherein said transmitting of the data is performed by the payee, and the modifying and transferring are performed outside the control of the payee.

27. (Canceled) A method as in claim 22, wherein said entering and transmitting are performed by the payor, and the modifying and transferring are performed by a third party other than the payee.

28. (Canceled) A method as in claim 21, wherein the separate station, controlled by other than the payee, handles both data and cash.

29. (Canceled) A method as in claim 21, wherein entering the data includes first entering data that identifies a credit amount into a payor account at the station controlled

by the payee; at a later time entering data that identifies a debit amount into a station controlled by the payee.

30. (Canceled) A method as in claim 21, wherein said payor account is an existing payor account.

31. (Canceled) A method as in claim 21, wherein entering the data into a payor account occurs at multiple unrelated payees with multiple payee accounts.

32. (Withdrawn) A method as in claim 1, wherein any amount due is zero so that the additional amount is equal to the tendered amount and the additional amount is transmitted to the separate station and so that the payor may add to a payor account without making a payment to the payee.

33. (Withdrawn) A method as in claim 1, wherein, in response to data signals from the separate station, the station controlled by the payee prints out a receipt for the payor concerning the data in the current credit or debit transaction and the overall balance in the payor account.

34. (Withdrawn) A method as in claim 1, further comprising, in response to payor data signals, transmitting data in the payor account back to the station controlled by the payee.

35. (Withdrawn) A method as in claim 1, further comprising, in response to payor data signals entered in the payee station, transmitting data in the payor account back to the station controlled by the payee.

36. (Withdrawn) A computerized method of changing credits in payor accounts from financial transactions between one or more payors and a payee, said method comprising the steps of:

entering into different stations of a network controlled by the payee and in different transactions, respective amounts each being greater than an amount due the payee;

for each entry and transaction and station, subtracting any amount due the payee from at least a portion of the tendered amount to obtain an additional amount;

for each entry and transaction and station, transmitting any additional amount to a separate station and, within the separate station crediting the additional amount into a payor account.

37. (Withdrawn) A method as in claim 36, wherein the separate station is part of the network controlled by the payee.

38. (Withdrawn) A method as in claim 36, further comprising the step of printing out the status of said payor account.

39. (Withdrawn) A method as in claim 36, wherein said payor account is one of a plurality of payor accounts, and further comprising assigning predetermined portions of at least one of said payor accounts into sub accounts identifying at least one of charities, banks, and other sub accounts after crediting the payor accounts.

40. (Withdrawn) A method as in claim 36, wherein said separate station stores, in computer code, one or more payor accounts from one or more payors.

41. (Canceled) A computerized method of modifying data in a payor account using a point of sale terminal of a merchant, said method comprising:

entering data that identifies a credit or debit amount into a point of sale terminal that receives data concerning a payor's transaction with the merchant, said point of sale terminal being controlled by the merchant;

transmitting the data that identifies the credit or debit amount to a separate network;

within the separate network, modifying the data associated with the payor account as a credit or debit; and

transferring any data representing a debit or credit back to the merchant.



42 (Canceled) A method as in claim 79, further comprising the step of a second payor entering a tendered amount into the point of sale terminal of a network controlled by the merchant, said amount being greater than an amount due the merchant for a sale;

subtracting any amount due the merchant from at least a portion of the tendered amount of the second payor to obtain a second additional amount;

transmitting any second additional amount to the separate network and, within the separate network crediting the additional amount into a payor account of the second payor.

43. (Canceled) A method as in claim 79, wherein the transmitting of data is performed after each entering step.

44. (Canceled) A method as in claim 79, wherein the transmitting of data is performed after a plurality of entering steps.

45. (Canceled) A method as in claim 79, wherein the payor account is one of a plurality of payor accounts, and wherein the step of modifying the data includes selecting the one or more payor accounts based on instructions that are entered in the system by said payor and that accompany the entering of data.

46. (Canceled) A method as in claim 79, wherein said transmitting of the data is performed by the merchant, and the modifying and transferring are performed in the separate network in control of the merchant.

47. (Canceled) A method as in claim 42, wherein said entering and transmitting are performed by the payor, and the modifying and transferring are performed in the separate network in control of the merchant.

48. (Canceled) A method as in claim 79, wherein the separate station handles both data and cash.

49. (Canceled) A method as in claim 79, wherein entering the data includes first entering data that identifies a credit amount into a payor account at the station controlled by the merchant; at a later time entering data that identifies a debit amount into a station controlled by the merchant.

50. (Canceled) A method as in claim 79, wherein said payor account is an existing payor account.

51. (Canceled) A method as in claim 79, wherein entering the data into a payor account occurs at multiple unrelated merchants.

52. (Canceled) A method as in claim 42, wherein any amount due is zero so that the additional amount is equal to the tendered amount and the additional amount is transmitted to the separate station and so that the payor may add to a payor account without making a payment to the merchant.

53. (Canceled) A method as in claim 42, wherein, in response to data signals from the separate station, wherein the station at which the tendered amount is entered prints out a receipt for the payor concerning the data in the current credit or debit transaction and the overall balance in the payor account.

54. (Withdrawn) A method as in claim 15, wherein the step of entering includes specifying whether the modifying of data in a payor account is a credit or debit.

55. (Canceled) A method as in claim 21, wherein the step of entering includes specifying whether the modifying of data in a payor account is a credit or debit.

56. (Canceled) A method as in claim 79, wherein the step of entering includes specifying whether the modifying of data in a payor account is a credit or debit.

57. (Withdrawn) A method as in claim 15, wherein the step of entering includes specifying that the modifying of data in a payor account is a debit.

58. (Canceled) A method as in claim 21, wherein the step of entering includes specifying that the modifying of data in a payor account is a debit.

59. (Canceled) A method as in claim 79, wherein the step of entering includes specifying that the modifying of data in a payor account is a debit.

60. (Canceled) A method as in claim 21, wherein the step of modifying the data associated with the payor account includes the account being a default account.

61. (Canceled) A method as in claim 21, including identifying the payor with a PIN number.

62. (Canceled) A method as in claim 21, wherein entering includes entering an identifier that identifies the payor electromagnetically using a sensor responsive to electromagnetic radiation.

63. (Currently Amended) A method as in claim 90, wherein said sensor uses a bar code reader.

64. (Canceled) A method as in claim 21, wherein the step of entering data includes reading magnetic signals with a sensor responsive to magnetic signals.

65. (Canceled) A method as in claim 64, wherein the step of entering a data includes reading magnetic signals from a smart card.

66. (Canceled) A method as in claim 21, wherein entering data includes reading a credit or debit card.

67. (New) A computerized method of modifying data in a voucher account associated with an account identifier, the method comprising:

accepting by a payee a transfer of an amount of money from a payor at the payee's terminal;

receiving from the payee's terminal data representing the amount of money transferred by the payor at the payee's terminal and account identifier data;

modifying the voucher account associated with the account identifier to reflect as a credit the amount of money transferred;

receiving from a point of sale terminal account identifier data and data representing an amount of money charged to a consumer at the point of sale terminal in exchange for goods or services provided by a merchant; and

modifying the voucher account associated with the account identifier to reflect as a debit the amount of money charged.

68. (New) A method as in claim 67, wherein the payee is a merchant.

69. (New) A method as in claim 67, wherein the payee is a bank.

70. (New) A method as in claim 67, wherein the payee is a financial institution.

71. (New) A method as in claim 67, wherein said accepting a transfer of money occurs at a point of sale.

72. (New) A method as in claim 67, wherein the modifying the voucher is performed after each accepting step.

73. (New) A method as in claim 67, wherein the modifying of the voucher is performed after a plurality of receiving steps.

74. (New) A method as in claim 67, wherein the voucher account is one of a plurality of voucher accounts, and wherein the step of modifying a voucher account includes selecting the one or more voucher accounts.

75. (New) A method as in claim 67, wherein said accepting of the transfer is performed by the payee, and the modifying the voucher account as a credit is performed outside the control of a merchant as a payee.

76. (New) A method as in claim 67, wherein said receiving from a point a point of sale terminal arrives from the merchant, and the modifying as a debit is performed by a third party other than the merchant.

77. (New) A method as in claim 67, wherein said voucher account is an existing voucher account.

78. (New) A method as in claim 67, wherein modifying data into a voucher account occurs in response to receiving terminal data from multiple unrelated payees with multiple payee accounts.

79. (New) A computerized method of modifying data in one or more voucher accounts having separate account identifiers, said method comprising:

accepting a transfer of money that identifies a credit amount from a payor into a point of sale terminal controlled by a merchant;

receiving the data that identifies the credit amount at a separate network;

within the separate network, modifying the data of the voucher account associated with the account identifier as a credit;

receiving from one or more of point of sale terminals data representing the account identifier and an amount of money charged to a consumer at the one or more point of sale terminals in exchange for goods provided by one or more merchants;

modifying the voucher account associated with an account identifier to reflect as a debit to the money charged.

80. (New) A method as in claim 79, further comprising the step of a second merchant accepting a tendered amount into a point of sale terminal controlled by the second merchant;

receiving the data that identifies the credit amount at a separate network;

within the separate network, modifying the data of the voucher account associated with the account identifier as a credit;

receiving from the second point of sale terminal data representing an amount of money charged to a consumer at the one or more point of sale terminals in exchange for goods provided by one or more merchants;

modifying the voucher account associated with an account identifier at the second point of sale terminal to reflect as a debit to the money charged.



81. (New) A method as in claim 79, wherein the modifying of the voucher is performed after each step of receiving from a point of sale terminal.

82. (New) A method as in claim 79, wherein modifying of the voucher is performed after a plurality of steps of receiving from a point of sale terminal.

83. (New) A method as in claim 79, wherein the voucher account is one of the plurality of voucher accounts, and wherein the step of modifying includes selecting the one or more voucher accounts based on instructions that are accepted in the system from said payor.

84. (New) A method as in claim 79, wherein said accepting of the transfer is performed by a merchant, and the modifying are performed in the separate network in control of the merchant.

85. (New) A method as in claim 80, wherein said accepting is performed by the merchant, and the modifying and transferring are performed in the separate network in control of the merchant.

86. (New) A method as in claim 79, wherein each of said point of sale terminals handles both data and cash.

87. (New) A method as in claim 79, wherein said voucher account is an existing voucher account.

88. (New) A method as in claim 79, wherein accepting a transfer of money into a voucher account occurs at multiple unrelated merchants.

89. (New) A method as in claim 80, wherein the merchant station at which the tendered amount is accepted prints out a receipt for the payor concerning the data in the current credit or debit transaction and the overall balance in the voucher account.

90. (New) A method as in claim 67, wherein receiving from a point of sale terminal data representing an amount of money charged to a consumer includes receiving an identifier that identifies the voucher account electromagnetically using a sensor responsive to electromagnetic radiation.

91. (New) A method as in claim 67, wherein the receiving from a point of sale terminal data representing an amount of money charged to a consumer includes reading magnetic signals with a sensor responsive to magnetic signals.

92. (New) A method as in claim 91, wherein the step of reading includes reading magnetic signals from a smart card.